

Kindly enter the following amendments:

In the Claims:

Please substitute the following claim 13 for pending claim 13:

13. (Twice Amended) A computer based method of managing a credit application in a system including a central processor coupled to a communications medium for communicating with a remote application entry and display device that allows entry of the credit application, a remote credit bureau terminal device, and a remote funding source terminal device, the method comprising the steps of:

receiving credit application data from the remote application entry and display device;

obtaining credit report data from at least one remote credit bureau terminal device;

selectively forwarding the credit application data and the credit report data to at least one remote funding source terminal device;

forwarding funding decision data from the at least one remote funding source terminal device to the remote application entry and display device; and

providing [insurance or] warranty functionality to the remote application entry and display device.